IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA

IN RE:

MARTHA GROOMSTER COBB
SSAN: XXX-XX-6384

Case No. 17-31525-DHW
Chapter 13

Debtor(s)

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on May 30, 2017.

2. The debtor(s) §341 Meeting of Creditors was held July 06, 2017.

3. The debtor(s) overall pay record is 100%.

(**X**) The plan fails to meet the disposable income test. Please review this case and amend the plan to meet the disposable income test as discussed at the 341.

(**X**) Debtor was to amend the schedules to list her retirement account.

(**X**) There is no adequate protection payment listed on the plan for Bellwood.

(**X**) Debtor took an improper transportation expense on Form 122C

(**X**) Debtor was to amend the plan to include provisions for student loans as being paid outside or in deferment.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this July 31, 2017.

Sabrina L. McKinney
Chapter 13 Standing Trustee

By: /s/*Audrey L. Willis*
_____
Audrey L. Willis
Staff Attorney

Office of the Chapter 13 Trustee
P.O. Box 173
Montgomery, AL 36101-0173
Phone: (334)262-8371
Fax: (334)262-8599
email: willisa@ch13mdal.com

CERTIFICATE OF SERVICE

    I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this July 31, 2017.

Copy to: DEBTOR(S)
         RICHARD D SHINBAUM

/s/*Audrey L. Willis*
_____
Audrey L. Willis
Staff Attorney